

Identity Theft

consumer**brief**

The federal government reports that identity theft is now the fastest-growing financial crime. Nearly ten million Americans were victimized in 2003, resulting in \$5 billion in individual losses and \$45 billion in corporate and banking losses.

To better protect New Jersey residents against identity theft, the Identity Theft Prevent Act became law on September 22, 2005.

NEW JERSEY'S LAW:

- Requires local law enforcement agencies to take a police report from you if you claim you have been the victim of identity theft;
- permits you to place a security freeze on your consumer report which prohibits consumer reporting agencies from releasing your report to a third party without your permission;
- requires public entities to destroy your records, if they contain personal information, when files are purged;
- requires businesses or public entities that compile or maintain computerized records that include personal information to disclose any breach of security of those computerized records to any New Jersey resident whose personal information is believed to have been accessed by an unauthorized person;
- prohibits any public or private entity from posting or displaying your social security number, printing your social security number on any materials sent through the mail or intentionally making your social security number available to the general public or transmitting it over the Internet unless the number is encrypted.

CONSUMERS CAN PROTECT THEMSELVES BY TAKING THESE ACTIONS:

- Keep a list of all your account numbers including your credit card numbers and expiration dates as well as

the phone numbers of your creditors.

- Carefully review your bank statements and bills for accuracy and contact your creditors if your usual bills do not arrive on time.
- DO NOT reply to e-mail notices, even if official looking, that request personal or account information. Instead, call the company or go to their Web site if you know the correct Web address.
- Give NO personal information over the phone to telemarketers. If you wish to purchase something or to donate to a charity, ask them to send you a bill or an invoice.
- DO NOT give your credit card information to companies over the phone unless you initiated the call and have a trusted relationship with the company you have called.
- When purchasing items over the Internet, give your credit card number out only after you have absolutely ensured that the Web site is a valid one and is from a company you trust. Review the company's Privacy Statement site to determine how they use your personal information.
- If your wallet, credit cards or checks are stolen, cancel your accounts.
- Shred anything that has personal identification information on it including credit card receipts. Be sure to shred pre-approved credit offers that come in the mail.



800-242-5846 • www.NJConsumerAffairs.gov

Office of the Attorney General

**New Jersey Division of
Consumer
Affairs**

IF YOU BECOME A VICTIM OF IDENTITY THEFT:

1. Place a fraud alert on your credit reports by calling the three credit reporting companies listed below:

Equifax	1-800-525-6285
www.equifax.com	P.O. Box 740241 Atlanta, GA 30374
Experian	1-888-397-3742
www.experian.com	P.O. Box 9532 Allen, TX 75013
Trans Union	1-800-680-7289
www.transunion.com	Fraud Victim Assistance P.O. Box 6790 Fullerton, CA 92834

2. Close accounts that you know, or believe, have been tampered with or opened fraudulently.
3. File a report with your local police or the police in the community where the identity theft took place.

4. Contact the New Jersey Division of Consumer Affairs online at:

<http://www.NJConsumerAffairs.gov>

or by phone: **1-800-242-5846**

and file a complaint.

5. File a complaint with the Federal Trade Commission (F.T.C.). You can file a complaint online at:

www.consumer.gov/idtheft

Call the FTC toll-free at:

1-877-438-4338

TDD 202-326-2502

or write to:

Identity Theft Clearinghouse
Federal Trade Commission
600 Pennsylvania Avenue
NW, Washington, DC 20580.



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